

In re:
Scott M Beckley
Michelle K Beckley
Debtors

Case No. 25-11311-MB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-1
Date Rcvd: Oct 24, 2025

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2025:

Recip ID	Recipient Name and Address
db/jdb	Scott M Beckley, Michelle K Beckley, 6756 Pheasant Ln, Oak Park, CA 91377-3977

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Oct 25 2025 05:03:00	Employment Development Dept., Bankruptcy Group MIC 92E, P. O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Oct 25 2025 05:03:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P. O. Box 2952, Sacramento, CA 95812-2952
smg	Email/Text: finance.bankruptcy@lacity.org	Oct 25 2025 01:20:00	Los Angeles City Clerk, P. O. Box 53200, Los Angeles, CA 90053-0200
42580884	+ EDI: BANKAMER2	Oct 25 2025 05:03:00	Bank of America, 100 N Tryon St, Charlotte, NC 28202-4036
42580885	EDI: TSYS2	Oct 25 2025 05:03:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
42580886	EDI: CAPITALONE.COM	Oct 25 2025 05:03:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
42580887	EDI: JPMORGANCHASE	Oct 25 2025 05:03:00	Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
42580889	Email/Text: collecadminbankruptcy@fnni.com	Oct 25 2025 01:21:00	First National Bank of Omaha, 1620 Dodge Street, Omaha, NE 68197
42580888	Email/Text: dsald@firstent.org	Oct 25 2025 01:21:00	First Entertainment Credit Union, 6735 Forest Lawn Dr Ste 310, Los Angeles, CA 90068-1055
42580890	EDI: SYNC	Oct 25 2025 05:03:00	Synchrony / Care Credit, PO Box 71757, Philadelphia, PA 19176-1757
42580891	EDI: WTRRN BANK.COM	Oct 25 2025 05:03:00	TD Bank / Target, PO Box 673, Minneapolis, MN 55440-0673
42580892	+ Email/Text: bankruptcynotices@sba.gov	Oct 25 2025 01:21:00	US Small Business Administration, 312 N Spring St Fl 5, Los Angeles, CA 90012-4701

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2025 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Joint Debtor Michelle K Beckley bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Benjamin Heston	on behalf of Debtor Scott M Beckley bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Cory J Rooney	on behalf of Plaintiff First National Bank Of Omaha rooneylaw@outlook.com
Jeremy W. Faith (TR)	Trustee@MarguliesFaithlaw.com C118@ecfbis.com;leedowding@gmail.com
United States Trustee (SV)	ustpreion16.wh.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Scott M Beckley

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1705

EIN --

Debtor 2

Michelle K Beckley

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4473

EIN --

(Spouse, if filing)

United States Bankruptcy Court Central District of California

Case number: **1:25-bk-11311-MB**

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Scott M Beckley

Michelle K Beckley

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 10/24/25

Debtor 2 Discharge Date: 10/24/25

Dated: 10/24/25

By the court: Martin R. Barash
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.